

# Exhibit Q

**JACQUELINE BROWN-PILGRIM**  
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## **SUMMARY OF QUALIFICATIONS:**

Enthusiastic, meticulous, detail oriented, results driven and motivated professional with over 28 years of Managerial and Administrative experience in the areas of Banking/Finance Operations, Correspondent Banking, Compliance, OFAC, Bank Secrecy Act (BSA), Bank Bribery Act, AML/KYC/CIP/CDD regulations, Financial Investigations, Currency Transaction Reporting (CTR), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Assurance & Advisory (A&A), Client On-Boarding, Documentation, Quality Assurance (QA), Quality Control (QC), Due Diligence Management (LRS-Scienna), Account Management, Transaction Monitoring/Alert Clearing, Remediation and Staff supervision. Perform Quality Assurance (QA) on analyses submitted by staff for accuracy and compliance with regulatory, internal/external audit and policy/procedural requirements. Excellent verbal, written, analytical, and interpersonal skills, creative problem solver, a team player, and quick thinker with effective communication and flexibility skills needed to achieve desired results.

## **AREAS OF EXPERTISE:**

Actimize, ECS, Norkom, RDC, CLEAR (Thompson Financial), ORION, SPRS (Security Payment Review System), FIAT; (Fraud Alerts), Fed Line, Nautilus (FISERV), Finacle, Mantas, World Check, World Compliance, LexisNexis, GVPO-Patriot Officer, Bankers Almanac, BSA Radar, CHASE COLT, SKYC, ECI, BancPac, E-Statements, PARC, FIS/IBS - Insight, Net Image MIS, IFACS, FAC Filter PC, GMI, Synergy, FedLink, Vision View, SEI, Silver Lake/Jack Henry, Yellow Hammer, Assist & 4Sight, BSI/RISC, OMGEO/ALERT, MLX, SunGard Financial Systems, (Phase III), CIS, BETA, ADP, Murex, Euro Clear, Bloomberg, NASDAQ, MS Word & Excel 2003, 2007, 2010, 2013 & 2016.

## **PROFESSIONAL EXPERIENCE:**

### **Florida Community Bank, Florida., Sr. Forensic Investigation Analyst – BSA/AML/FIU Unit – 04/2017 – 08/2017**

Conduct Enhanced Due Diligence (EDD), Customer Due Diligence (CDD) and perform Quality Control reviews on Client accounts pursuant to OCC requirements.

- Perform Customer Due Diligence (CDD) and Enhanced Due Diligence(EDD) on current Customers that present a higher tier of risk to the institution.
- Provide guidance regarding KYC/CIP and Due Diligence matters and case analysis when appropriate.
- Perform Customer Risk Reviews (High Profile and Special Risk Reviews) which include international and complex relationships.
- Assist in conducting of New Account reviews of Foreign PEPS, MSB agents, ATM Owners, NGOs, etc. and escalate any potential unusual activity, making SAR recommendations and drafting SARs as necessary.
- Apply research and Risk methodology to assess customers for BSA Risk while recommending Risk Rating assignments and review accounts for excessive cash activity, structuring; suspicious wire transfers both domestic and international.
- Communicate to management adverse media findings that may pose financial and or reputational risk factors to the Bank.
- Retrieve and review financial transactions to identify activity commensurate with customer relationships that pose a higher financial risk exposure to the Bank with emphasis on Money laundering and terrorist financing; including but not limited to Casino/Gaming establishments, GTO targeted industries, Foreign Legal entities, and cash intensive businesses.

### **Rabobank NA, Executive Offices CA., Sr. Forensic Investigation Analyst - Financial Intelligence Unit – 05/2016 – 03/2017**

Conduct Enhanced Due Diligence (EDD), Customer Due Diligence (CDD) and perform Quality Control reviews on Client accounts pursuant to OCC requirements.

- Perform investigative and forensic analysis on clients' accounts with emphasis on OFAC reviews, Know Your Customer (KYC), Money Laundering, Remediation, Transaction monitoring, Correspondent Banking, Wire Transfers (Domestic & International), Account Clearing House (ACH), Cash and Check transactions.
- Ensure that US Treasury OFAC updates is integrated into Banks OFAC filtering systems and clients are screened accordingly, including potential PEP's and other related OFAC and Sanctions programs.
- Conduct transactional activity review and perform negative media and OFAC searches on Bank's clients in accordance with approved policies and procedures to ensure appropriate governance and control.
- Identify potentially suspicious behavior and escalate investigations to determine SAR or Non-SAR referrals.
- Review previously filed SARs and file supplemental SARs as required.
- Conduct AML Risk Assessments related to Remote Deposit Capture (RDC), Non-Governmental Organizations/Charities, Foreign based Charities, International Transactions anticipated or occurring with High Risk Countries.
- Investigate and respond to 314 (a) and (b) requests.
- Research and analyze transaction history for excessive cash activity and structuring, pass through activity, suspicious wire transfers from high risk countries, potential PEP or suspicious activity and prepare draft SAR according to policy.

### **The Doyle Carden Group LLC – Discover Financial Services**

**Columbus, OH**

**06/2015 - 04/2016**

### **PricewaterhouseCoopers, LLP - Forensic Investigation Analyst.**

- Provided investigative and Quality Control expertise for Discover Financial Services pursuant to an FDIC Ordered "look-back" review.
- Conducted Customer Due Diligence (CDD) and detail investigative analysis and reviews of Business and Personal Debit/Credit cards, deposit accounts, and loans for potential money laundering typologies and other unusual or potentially suspicious behavior, with some investigations escalated to SARs.
- Identify customer-related trends, patterns, typologies, anomalies, and issues associated with Money Laundering, Terrorist Financing and other suspicious transactions and Co-mingling of illegal and legitimate trade items.
- Review and gather evidence to support a reasonable suspicion of Money Laundering or close/dispose the case and recommend or prepare a draft SAR in accordance with institutions policy.
- Identify risks that affect Project delivery and ensure mitigation strategies were developed and executed when necessary.
- Review of the following risk areas: funds movement, merchant relationships, and customer profiles.

**Aerotek Financial Services - JP Morgan Chase, NY -AML/KYC Case Lead****11/2014 - 04/2015**

- Provided investigative and KYC/AML expertise pursuant to an OCC ordered “look-back” review.
- Undertake quality review of clients’ KYC records and performed Customer Due Diligence (CDD), including Risk assessment, obtaining all pertinent documentation and completing the approval process of the entities.
- Manage and facilitate client Due Diligence, including coordinating the participation of JPMorgan stakeholders who have KYC Responsibilities.
- Act as a KYC and AML subject matter resource for KYC Due Diligence teams
- Participate in AML discussions and conduct AML Enhanced Due Diligence call on clients along with Sales and Compliance
- Discuss and escalate with Compliance complex issues surrounding client types, structures, financial products and services.

**ICS/WeiserMazars LLC - Lone Star National Bank, Texas - Investigator/BSA Analyst****05/2014 - 9/2014**

- Provided investigative and quality control expertise pursuant to OCC requirements.
- Reviewed Complex High-Risk accounts for Cash Structuring, recommend for SAR, determine the need for Enhanced KYC/CDD/EDD/CIP, and required additional documentation as necessary in addition to performing Quality Control (QC) on submitted cases from other investigators.
- Reviewed and verified daily Currency Transaction Reports (CTR) was completed accurately in accordance with procedures.
- Investigated, researched, and analyzed Correspondent Banking High Risk Accounts/relationships for any transaction that appears to be suspicious or unusual
- Reviewed KYC records, client’s profiles, financial information/source of funds, ownership structure, geographic location etc., and perform Internet research for any adverse information/negative news and update files as necessary.

**The Doyle Carden Group LLC - HSBC Delaware - BSA/AML Investigator****09/2013 - 03/2014**

- Investigate and assess accounts for potential money laundering typologies and other unusual or potentially suspicious patterns or behavior.
- Ensure all entities were researched via LexisNexis, RDC, Google, World Check, and other internal, external, or public data systems.
- Analyze alerts or alerted transactions to identify potential name matches and suspicious activity and identify the risk factors associated with the locations of each related entity and flow of funds as it relates to the transactions.
- Specifically address in detail PEP related risks or potential risks and address other risks as they arise in research, while conducting EDD on all Correspondent Banking High-Risk clients.
- Maintain a current and thorough understanding of money laundering and terrorist financing issues, including policies, procedures, regulations, industry best practices, and developing trends through In-house required certification courses.
- Conducted initial reviews of new Foreign Correspondent Banks (FCBs) and Foreign Non-Bank Financial Institutions (FNBFIs) and escalate any potential unusual activity and make a risk based SAR recommendation.

**Ascendo Resources - Gibraltar Private Bank & Trust - Miami - BSA/AML Investigator/Analyst****03/2013 - 09/2013**

- Provided investigative and quality control expertise to Gibraltar Private Bank & Trust, pursuant to OCC requirements.
- Performed High Risk Reviews of existing clients, which included international and complex relationships to mitigate Risk and Review for potential risks as it related to the financial risk exposure to the institution
- Identified potential emerging Money Laundering /Terrorist Financing trends, by analyzing and evaluating large transactions, customer relationships, and account information provided by multiple sources based on established protocol of the Bank
- Performed all necessary Customer Due Diligence (CDD) and KYC/AML/CIP checks through OFAC and PEP filtering systems and external/ internal systems.
- Ensure narrative addresses the entities dollar amounts and countries involved in the review period, while documenting the entities relationship e.g. parent/subsidiary and combine analyses.

**AgreeYa Solutions - US Century Bank, Miami – BSA/AML Analyst/Investigator****11/2012 - 03/2013**

- Provided investigative expertise pursuant to an FDIC ordered look-back review.
- Identified potential emerging Money Laundering /Terrorist Financing trends, by analyzing and evaluating large transactions, customer relationships, and account information provided by multiple sources based on established protocol for the purposes of improving automated detection capabilities.
- Reviewed and verified daily Currency Transaction Reports (CTR) were completed accurately in accordance the Institution procedures.
- Researched, investigated, and analyze complex (BAU) High Risk accounts/relationships to determine suspicious or unusual activity.
- Performed all necessary Customer Due Diligence (CDD), KYC/AML/CIP checks through LexisNexis, World Compliance, OFAC, and PEP filtering systems in addition to negative media searches for adverse client data.
- Perform AML investigative services to the Banks High-Risk Correspondent Banking division, while analyzing and providing guidance to a newly implemented Red Flags/Risk Rating system.

**AgreeYa Solutions - HSBC - AML/KYC/BAU - Delaware - BSA/AML Investigator/Consultant****07/2011 - 10/2012**

- Reviewed KYC databases of existing clients, Client Financials, and historical data for Transaction monitoring.
- Prepared and amended narratives as necessary while performing Customer Due Diligence research, utilizing various research tools, and escalate to Senior Compliance Officers for review.
- Ensured all entities were vetted via LexisNexis, RDC, World Check and Google, and any other AML internal systems.
- Analyzed alerts or alerted transactions to identify potential name matches and suspicious activity and identified the risk factors associated with the locations of each related entity and flow of funds as it relates to the transactions.
- Ensured narrative addresses the entities dollar amounts and jurisdictions involved in cases, while documenting the focal entities relationship e.g. Parent/ Subsidiary and combine analyses.
- Address in detail PEP related risks or potential risks and other risks as they arise while conducting EDD on all Correspondent Banking High - Risk clients

**HSH Nord Bank AG, NY - Marine/Aviation KYC Project - AML/KYC Analyst****06/2011 - 07/2011**

- Reviewed and updated KYC databases of existing clients, documented information received from clients, historical data, client Financials, while ensuring accuracy.
- Performed all necessary AML/KYC, CIP checks through OFAC and PEP filtering systems and Internal/ External systems.
- Identify the risk factors associated with the locations of each related entity and flow of funds as it relates to the transactions.
- Interacted with business line personnel to understand client behavior and recommend KYC/CIP updates as necessary.
- Reviewed and identified account deficiencies, verify, and remediate accounts as necessary.

**Cantor Fitzgerald/E-Speed/BGC–New York, NY****12/2006 - 03/2011****New Accounts/Documentation Control - Division of Credit/Risk Management - Vice President/Manager**

- Managed the daily operations of the department, trained associates and prioritized functions for expediency by working closely with the Business units to promote a culture of compliance and efficiency among the units.
- Interfaced with lines of businesses and Compliance to improve processes and minimize risk of potential exposure to the Firm.
- Performed all necessary KYC/AML/CIP checks through OFAC and PEP filtering systems to facilitate the opening of Credit sensitive products.
- Supervised a team of Quality Assurance (QA) personnel and made recommendations for improving effectiveness of policies.
- Member of In-House AML Committee and Operations team for setting up of Correspondent Clearing business.
- Implemented and prepared AML Reliance Certification Letter for Registered Investment Advisors for Firm wide use.
- Prepared documentation and co-ordinate with Compliance to face off with regulators and updated New Account Policies & Procedures
- Assist Institutional Sales, Prime Services, Debt Capital Markets divisions etc., with Client on-boarding process and Due Diligence process
- Instrumental in the implementation of Firm use to utilize Bunker's Almanac for Due Diligence Documents.

**Daiwa Securities America Inc., New York, NY****04/2000 - 12/2006****New Accounts/Documentation Control - A Division of Credit/Risk Management - Vice President/Manager**

- Managed the daily operations of the department, advised, trained, monitored, and instructed staff on daily functions to enhance workflow and production to ensure that policy obligations were met.
- Assist management with Audit, AML Compliance, and FINRA Reviews.
- Instrumental in acquisition and implementation of OFAC systems, IFACS/FACS PC & MIS to comply with AML requirements.
- Updated and prepared New Account Policies & Procedures to include new CIP/AML regulations & requirements and a member of the In-house AML Committee and Operations team in Correspondent Clearing business.
- Initiated and monitored all documentation e.g. MRA'S, Sec Lending, ISDA'S, Give-Ups, Tri-Party, Agreement for Prime Brokerage Services, Schedule A's, LLC'S, L.P. Investment Management Agreements, Investment Advisor Certifications, etc. to ensure they were fully executed, signed and recorded.
- Instructed & coordinated with Sungard to conduct Firm's first Customer Account Master Purge, i.e. criteria, review process, and implementation for Annual Purge.
- Advised & coordinated with Operations Dept. in setting up procedures and opening of Abandon Property Accounts and set criteria.
- Implemented new In-House reports and monitored process on Suppressed Confirms, PO Box, Hold Mail & Closed accounts.

**SG Cowen Securities Corporation, New York, NY****02/89 – 03/00**

New Accounts/Accounts Documentation – A.V.P. / Manager

01/96 - 03/00

Fixed Income Department - Administrator Trading Support Staff

06/93 – 01/96

New Accounts/Accounts Documentation - Supervisor

02/89 – 06/93

- Recruited, managed, and trained staff of 22 evaluated performance and prepared annual reviews.
- Instrumental in preparing the Procedure manual for Department use by New Accounts/Onboarding for KYC requirements.
- Implemented Department guidelines and procedures for Prime Broker/Executing Broker accounts.
- Coordinated with IT application for all Y2K testing for department & validated.
- Reviewed and maintained account information and delivery instructions on the ID system.
- Worked with Account Executives and Brokers to ensure Client on boarding process was efficient and seamless.
- Assisted in major conversion and developed criteria for Annual Firm wide purge of Inactive accounts.

**EDUCATION:**

University of Trinidad &amp; Tobago - Business Management, BA

St. Joseph's Convent, Trinidad, W.I. - Major: Academics - Oxford/Cambridge University

**TRAINING:**

2016 – Regulatory Consulting, Independent Consultant &amp; Confidential Supervisory Course

2005 - 2017: Anti-Money Laundering Required Certification Course for U.S. Employees

2009 - Present: Member of SIFMA AML &amp; Financial Crimes Committee.

2007 - 2015: ACAMS - Annual AML &amp; Financial Crimes Conference

2005 - Present: ACAMS - Professional Member of Association of Certified Anti-Money Laundering Specialists

2014 - Present: ACFCs - Member of the Association of Certified Financial Crime Specialists

2002 - 2006: SIA - Annual Operations Conference

2001: SIA - Anti-Money Laundering Compliance Conference

1997 - 1998: SG Cowen Securities Corp. Series 7, 8 &amp; 24 Preparation Courses

February 1994: New York Institute of Finance - Bond Market Courses